

Apartment hunting

— WOHNUNGSSUCHE

Apartment hunting in Germany means reading listings, viewing flats and applying: Wohnungssuche, Besichtigung, Selbstauskunft.

The rent in the listing is **not the rent you will pay**. In English, “rent” is one number; a German listing splits it into **Kaltmiete**, **Nebenkosten** and **Kaution**. Here: every listing abbreviation, and the application email to the landlord.

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01 00:10

Right now: separate the three numbers in the listing

SHORTCUT ⚡ The big number in a listing is usually the **Kaltmiete** — **not what you will pay**. The formula: **KM + NK = WM** (what you pay monthly), **plus electricity, plus a Kaution of up to 3 months' KM when you move in**.

When you have a listing in front of you, write down these three numbers: **base rent (Kaltmiete)**, **service charges (Nebenkosten)**, **security deposit (Kaution)**. Without separating them you cannot compare any listing with another — because some landlords quote the “cold” price and some the “warm” one.

IN THE LISTING	SPELLED OUT	MEANING
KM 690 €	Kaltmiete	base rent — you never pay this alone
+ NK 210 €	Nebenkosten	service charges (mostly heating, water, rubbish, cleaning)
WM 900 €	Warmmiete	the number that leaves your account every month
KT 3 MM	Kaution: 3 Monatsmieten	$3 \times 690 = \text{€}2,070$ deposit

The same flat can show up as **690 €** on one site and **900 €** on another. Both are correct — **one lists KM, the other WM**. When you compare, always look at the **Warmmiete**.

02 01:00

Listing abbreviations — not in the dictionary, all over the listing

A German rental listing is not normal German, it is **compressed telegram language**. The list below covers what turns up most in real listings. Learn it once and reading a listing drops from minutes to seconds.

ABBREVIATION	SPELLED OUT	IN ENGLISH
3 ZL	drei Zimmer	3 rooms in total (living room included)
3 ZKB	3 Zimmer, Küche, Bad	3 rooms + kitchen + bathroom
Whg.	Wohnung	apartment
Wfl.	Wohnfläche	net living area (m²)
EG - 2. OG - DG	Erdgeschoss - Obergeschoss - Dachgeschoss	ground floor - 2nd floor up - attic floor
EBK	Einbauküche	fitted kitchen: cabinets + built-in appliances come with the flat

EBK looks like a small pile of letters in a listing, but it can be **a difference of thousands of euros**: in an unfurnished German flat you may have to install the kitchen yourself. If the photo of an empty flat shows only pipes on the kitchen wall, the listing is not saying **EBK**.

ABBREVIATION	SPELLED OUT	IN ENGLISH
Blk. - TG	Balkon - Tiefgarage	balcony - underground garage
ZH - Bj.	Zentralheizung - Baujahr	central heating - year built
möbl. - NR	möbliert - Nichtraucher	furnished - non-smoker
ab sofort	—	available now, you can move in today
n. V.	nach Vereinbarung	date by agreement
prov. frei	provisionsfrei	no agent's commission

MONEY SIDE	SPELLED OUT	WHAT IT MEANS
KM	Kaltmiete	base rent
NK / BK	Nebenkosten / Betriebskosten	service charges
HK	Heizkosten	heating (sometimes listed separately from NK)
WM	Warmmiete	KM + NK
KT / Kaut .	Kaution	security deposit
MM	Monatsmiete(n)	number of monthly rents — 3 MM = 3 months
zzgl. · inkl.	zuzüglich · inklusive	plus · included — the two most critical words
Staffelmiete	—	rent that rises automatically on the dates written in the contract

The difference between **900 € inkl. NK** and **900 € zzgl. NK** can be two hundred euros a month. Check **every time** which of the two words the listing uses.

03 02:00

Kaltmiete, Nebenkosten, Kaution: what covers what

Nebenkosten is a catch-all word and **does not include the same things in every listing**. Usually inside: water, rubbish, building cleaning, caretaker, lift, building insurance, and often heating. What is usually **not** inside is always the same — and it is what surprises newcomers most.

For the **Kaution** the law sets a clear ceiling: **at most three months' base rent** (**drei Nettokaltmieten**) can be demanded, and you have the right to pay it **in three equal instalments** — the first when you move in, the rest with the next two months' rent. **3 MM Kaution** in a listing is normal; **4 MM** is not.



TRAP 1

Handing over the Kaution in cash

The deposit stays your money; the landlord has to keep it **separate** from their own account. If you hand it over in cash without a receipt, there is no trace of that money when you move out.

✗ **Kann ich die Kaution ~~bar~~ geben, ohne Quittung?**

Can I hand over the deposit in cash, no receipt? — Don't even ask.

✓ **Ich überweise die Kaution. Können Sie mir bitte die Kontodaten schicken?**

I'll transfer the deposit. Could you please send me the account details?

✓ **Kann ich die Kaution in drei Raten zahlen?**

Can I pay the deposit in three instalments?

The same logic applies on key-handover day: the **Übergabeprotokoll** (handover report) gets signed and **every scratch in the flat is written into it**. Deductions from your deposit at move-out mostly happen because this paper was incomplete.

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04 03:10

You already read listings in English — but the numbers shift

English listings are written in shorthand too: *"2 bed/1 bath, 900 sq ft, 3rd floor, elevator, utilities not included, 2 months' deposit"*. So you know the logic. The problem is not the words, it is **a different way of counting**.

ENGLISH LISTING	GERMAN EQUIVALENT	WATCH OUT
2 bed / 1 bath	3 Zimmer	German counts the living room as a room
1 bed	2 Zimmer	bedroom + living room
Studio	1-Zimmer-Wohnung	one single space
Service charge / utilities	Nebenkosten	but heating is often inside too
Security deposit	Kaution	here it goes up to 3 months
Rent	Kaltmiete	this is the number in the listing
Furnished	möbliert	if only the kitchen is there it says EBK , not möbliert

The first row of this table is the most expensive misunderstanding: if you read a **3 Zimmer** listing as “3 bedrooms”, you will be surprised how small the flat is. In Germany kitchen and bathroom **do not count** as rooms, the living room **does**.

① Square footage reads differently too: **Wohnfläche** is usually the **net** area and a balcony only counts partly. A German flat of 72 m² (about 775 sq ft) can feel like a 95 m² flat in another country’s listing.

05 04:10

Besichtigung: the short email that gets you a viewing

Hundreds of applications go to one listing. What sets you apart is not a long letter — it is **giving the landlord the information they look for in the very first message**. The three things they look for never change: **who you are** • **your regular income** • **how many people are moving in**.

A template — fill it in with your own details, don’t make it longer:



TRAP 2

"du" and a single line in the first message

Writing to a landlord or agent you don't know with **du** hurts as much as looking like you never read the listing. And then there are one-line messages that only ask "is it still available" — they don't even get into the queue.

✗ ~~Hallo, ist die Wohnung noch frei? Wann kann ich sie sehen?~~

No idea who you are, no idea about your income — it goes unanswered.

✗ ~~Hallo, kannst du mir sagen, wie viel die Wohnung kostet?~~

du + the price is already in the listing. Two mistakes in one.

✓ **Guten Tag, ich habe Ihre Anzeige gesehen und würde mir die Wohnung sehr gerne ansehen.**

Good afternoon, I saw your listing and would very much like to view the apartment.

On the phone the first sentence is always the same: **Guten Tag, mein Name ist ... Ich rufe wegen der Wohnungsanzeige in der Musterstraße an.** Then ask just one question: **Ist die Wohnung noch frei?** If the other person talks fast, don't panic — **Können Sie das bitte langsamer sagen?** from [the freeze-moments page](#) works here too.

Four questions worth asking at the viewing: **Sind die Nebenkosten realistisch kalkuliert?** · **Wie hoch war die letzte Nachzahlung?** · **Wie wird geheizt?** · **Wann könnte ich einziehen?**

06 05:20

Selbstauskunft, SCHUFA and the document folder

At the viewing, or just before, a form is put in front of you: the **Mieterselbstauskunft**. A self-disclosure form. Its questions are almost always the same, so once you understand it you never need to read it again.

ON THE FORM	WHAT IT ASKS	HOW TO FILL IT IN
Beruf / Arbeitgeber	profession and employer	write the company name in full
Beschäftigt seit	how long you have worked there	month/year
befristet / unbefristet	fixed-term or permanent contract	unbefristet is the strongest answer
Monatliches Nettoeinkommen	monthly net income	same number as on your payslip
Anzahl der einziehenden Personen	how many people are moving in	children included

ON THE FORM	WHAT IT ASKS	HOW TO FILL IT IN
Haustiere	pets	write ~~keine~~ or name the animal
Raucher / Nichtraucher	smoking	—
Mietrückstände	whether you have unpaid rent from before	nein
Insolvenzverfahren	whether insolvency or debt restructuring proceedings are open against you	nein

Everything you write on this form **must be backed up by documents**. Rounding your income up ends your application the moment they ask for a payslip.

SCHUFA is Germany's credit bureau: it scores your bills, loans and unpaid debts. The document a landlord usually wants is the **SCHUFA-BonitätsAuskunft** — **the version made for renting, which can be shown to a third party**. You are also entitled to one free **Datenkopie** a year, but because that document also shows internal data, some landlords do not accept it.



TRAP 3

Trying to collect the documents on viewing day

A **SCHUFA** report does not arrive instantly, and getting a signed paper from your employer takes days. If your folder isn't ready you turn up to the viewing and say *"I'll send it later"* — and meanwhile someone whose folder is ready signs the contract.

✗ **Die Unterlagen ~~schicke ich Ihnen dann irgendwann nach.~~**

I'll send you the documents at some point. — This sentence loses you your place in line.

✓ **Ich habe **alle Unterlagen dabei** — möchten Sie sie gleich sehen?**

I have all the documents with me — would you like to see them right away?

- **Kopie des Personalausweises** or **des Aufenthaltstitels** — copy of your ID / residence permit
- **Die letzten drei Gehaltsabrechnungen** — your last three payslips
- **Arbeitsvertrag** — employment contract (especially if **unbefristet**)
- **SCHUFA-BonitätsAuskunft** — credit report
- **Ausgefüllte Mieterselbstauskunft** — the completed disclosure form
- **Mietschuldenfreiheitsbescheinigung** — a "no rent arrears" letter from your previous landlord

Put everything into **one single PDF** and name the file after yourself. The landlord is looking at it on their phone; nobody remembers the person who sent nine separate photos.

07 06:30

The part nobody tells you: the €690 listing is really €900

Courses cover housing with the words **Wohnzimmer, Küche, Balkon**. But the real test of finding a flat in Germany is not vocabulary, it is **that none of the abbreviations in the listing are in a dictionary**. Look up **KT** and you get nothing; look up **WM** and you get a washing machine. The result: people read the listing with **the wrong price** and either search far below their budget or get a shock at the viewing.

WHAT YOU READ	WHAT IT REALLY IS	THE DIFFERENCE
"Rent €890"	Kaltmiete €890 €	real monthly cost: €900 + electricity
"Deposit is probably 1 month"	KT 3 MM	€2,070 at move-in
"First month is just the rent"	rent + deposit + Ablöse for the EBK	the first month can be two or three times as much
"The price is fixed"	if it says Staffelmiete	the rent goes up on the dates written in the contract

Ablöse is another word that doesn't come up properly in a dictionary: the outgoing tenant leaving their kitchen, cabinets and lamps behind **for money from you**. It is negotiable and often not in the listing; it comes up at the viewing.

The second unspoken thing is **WBS: Wohnberechtigungsschein**. It is required for state-subsidised (**geförderte**) flats, is issued by the relevant city office, and is granted **if your income is under a certain limit**. If a listing says **nur mit WBS**, you can't even book a viewing without the document — but since these flats are usually **cheap**, it is worth applying if you qualify. Your first sentence would be: **Ich habe einen gültigen WBS**.

The third is the limit of the **Selbstauskunft** form. A landlord may ask about your job, income, how many people you are. But questions about **pregnancy, plans to have children, religion, political party or origin** may not legally be asked. If you see such a box on the form, you don't have to argue — **you can leave it blank**.

- ① After the contract is signed, always ask the landlord for the **Wohnungsgeberbestätigung**. Without that paper you can't do the **Anmeldung** at the city office; and without the **Anmeldung**, no bank, no insurance and no tax number will move forward.

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08 07:30

What you do this week

This topic sticks through **real listings**, not memorising. Ten minutes a day:

- Open **three real listings** on a listing site and write the three numbers for each: **KM • NK • WM**. Don't move on before you have added all three up.
- In the same three listings, count **how many abbreviations you don't know**. Look the unknown ones up in this page's tables and add them to your list.
- Write your own **Besichtigung email** once and save it: age, job, **unbefristet** or not, net income, how many people. You will never write it from scratch again — you just change the address.
- Download a blank **Mieterselbstauskunft** form and **fill it in**. Mark every line you get stuck on; those are the lines you must not get stuck on at a viewing.
- Turn your document folder into **one PDF**: ID, three payslips, employment contract, SCHUFA. Request the one that is missing this week.

For speaking practice three sentences are enough, all three are sentences you will use on the phone: **Ich rufe wegen der Wohnungsanzeige an.** · **Ist die Wohnung noch frei?** · **Wäre eine Besichtigung diese Woche möglich?**

- ① If you didn't understand a question from an official or landlord at the viewing, don't stay silent: the phrases on the page about the right ways to say "I didn't understand" work together with this page.

09 08 : 10

Test yourself

Tap an answer — we will look at why together.

+7

Take the full test

13 questions · timed · rule breakdown at the end



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